

### Extra support for COVID-19

We added extra resources and benefits to support your needs throughout the pandemic. You can find details regarding COVID-19 resources at anthem.com/coronavirus.



### **Topics**

- An Exciting new Cancer Concierge Program
- A digital first company
- > Health plan comparison
- > Taking charge of your health plan
- > Whole health benefits
- Health and wellness solutions
- > Additional benefits

## **Concierge Cancer Care Program**

After a cancer diagnosis, it may be difficult to know what the next step is or which treatment plan will work best.

- > Provides the support and resources
- Collaborates with 2<sup>nd</sup> MD to offer Virtual Second Opinion program
- A registered nurse and medical director will work with you one-on-one
- Match you with hospitals that specialize in the care you need





# A digital-first company

Our world at your fingertips



# Treating the whole person

We build a complete view so we can proactively identify and address health issues. Our goal is to reduce costs and improve outcomes for you.

- > Integrated claims data
- Proactive outreach to help you better use your benefits
- > Long-term reduction of health risks



## Sydney Health mobile app

Download Sydney Health and register on the app to take full advantage of your Anthem plan.

You can see your:

- Medical benefits and spending accounts.
- Integrated clinical programs along with well-being tools and resources.
- Care providers in one location through the My Care Team feature.



### My Family Health Record (MyFHR)

MyFHR™ lets you track, store, and share your health history and records with doctors and other health providers from your smartphone or laptop.

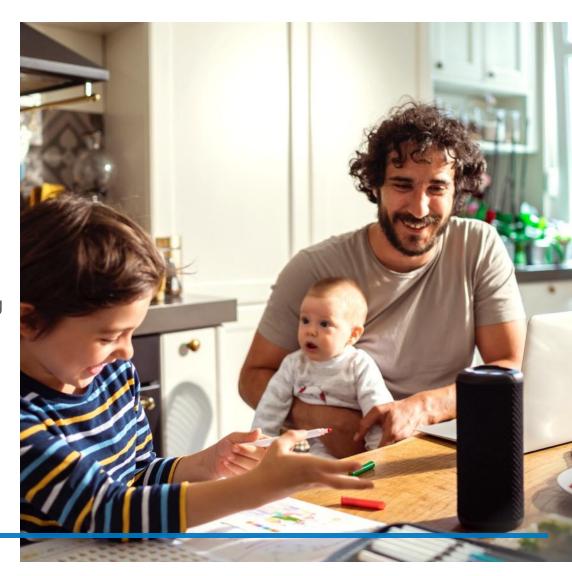
#### You can:

- Help your doctors and hospitals spot health risks and provide care that's consistent with your health history.
- Download your medical records.
- Securely store files, images, and scans from your providers.
- Track your prescriptions.
- Update and organize your list of prescriptions in real time.



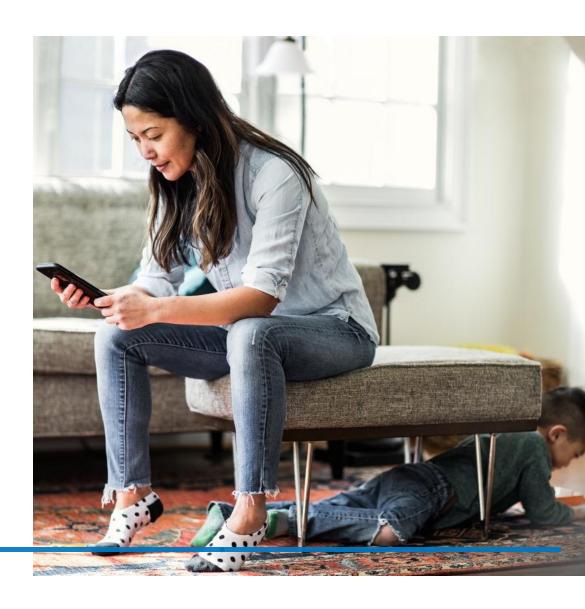
# Ask Alexa for your plan information with Anthem Skill

- Ask for your digital member ID card.
- Access your health savings account (HSA).
- Find out how close you are to reaching your deductible or out-of-pocket limit.
- Call (or schedule a call with) our Member Services team.
- Use the glossary to look up healthcare terms.



#### How to set up Anthem Skill on Alexa

- 1. Download the Amazon Alexa app.
- 2. Go to *Skills & Games* in the Alexa app and search for "Anthem Skill." Tap **Enable** to use.
- 3. Enter your Anthem username and password to link your Anthem account.
- 4. Set up your Alexa voice profile and passcode.
- 5. Ask Alexa for help by saying, "Alexa, ask Anthem ..."



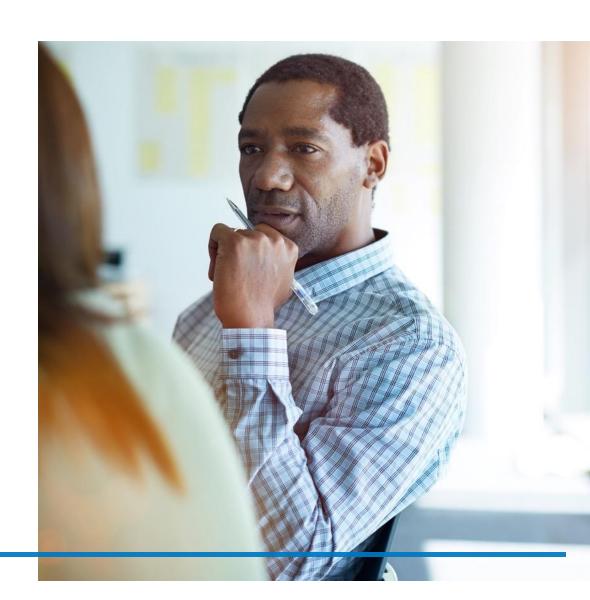


#### Before choosing a plan

**Consider** your personal situation. **Compare** costs:

- Monthly payment
- Deductible
- Coinsurance
- Copays
- Out-of-pocket limit

**Check** if your doctors, hospitals, and healthcare professionals are in the plan's network.





#### What is the Exclusive Provider Organization (EPO) plan?



#### **Key features**

- You have access to a large number of doctors
- You will not need a referral to see a specialist
- Many costs are predictable like copays

#### Things to consider

- This only covers services from doctors and hospitals in the plan – except for emergency services
- If you visit a doctor outside the plan, you have limited benefits and will pay more for care



#### What is the Preferred Provider Organization (PPO) plan?



#### **Key features**

- Freedom to go to almost any doctor or hospital
- You are not required to have a primary care doctor
- You will not need a referral to see a specialist

#### Things to consider

 You pay less when using a doctor from the plan



#### What is the Consumer Driven Health Plan (CDHP)?



#### **Key features**

- Two High Deductible Plans offered:
- High Deductible Plan
- Core Value Plan
- Lower monthly premiums
- Set aside pre-tax dollars to pay for services through your Anthem health spending account
- Protection from catastrophic medical expenses
- No referral will be needed to see specialists

#### Things to consider

- Includes an Anthem spending account
- If you visit a doctor outside the plan, you will typically have limited benefits and pay more for care



### Set aside pre-tax dollars to pay for qualified health care expenses:

- You determine the pre-tax amount taken out of your paycheck
- Your employer also is contributing \$750 Individual/Single Enrollment/ \$1,500 Family Enrollment to your account.
- The total contribution limit is \$3650 for an individual and \$7300 for a family in 2022. This includes employer contributions.
- If you are 55 or older, you can contribute an extra \$1000 a year
- The money in your account can be invested once you have a \$1000 balance.

#### **Triple Tax Advantage**

- Your money goes in tax-free
- Your money earns interest tax-free
- Your money comes out tax-free for eligible health care expenses
- You ONLY get an HSA account when you enroll in either the High Deductible Plan OR the Core Value Plan.
- If you enroll in the EPO or one of the PPO plans you cannot contribute to an HSA account.



#### **Key features**

- Use your HSA debit card to pay for qualifying expenses.
- Funds roll over each year
- You can see any doctor or specialist, but you have the same network of InNetwork providers as all the other Anthem medical plans.

#### Things to consider

- Every dollar you put in lowers your taxable income
- If you do not put money in the HSA, you will pay your deductible and other out-of-pocket costs with dollars that have already been taxed
- If you see a doctor who is not in your plan, you may be asked to pay for services at the time of your visit, and you may have to file a claim



#### Find care

Built with you in mind, so you can find quality care at affordable costs using anthem.com or our app, Sydney Health.

- Integrates your plan details to give a true cost estimate
- Alphabetized searches based on treatment and service names
- Searches across doctors, facilities, specialty care providers, hospitals, urgent care, and more
- Compares provider and facility costs for 700 of the most common procedures
- Search results will include virtual care options as appropriate

https://www.anthem.com/ca/find-care



### LiveHealth Online Virtual Care

#### Connect with care anywhere

- Telehealth appointments on your mobile phone, tablet, or computer with a camera.
- Board-certified doctors are available 24/7 for advice, treatment, and prescriptions.
- See a licensed therapist or psychiatrist.
  Appointments are available 7 days a week and usually cost the same as an in-person visit.
- It costs less than or equal to an in-person office visit.

To make a LiveHealth Online Virtual Care appointment, in your Anthem account, choose Virtual Visit With A Provider under Care.

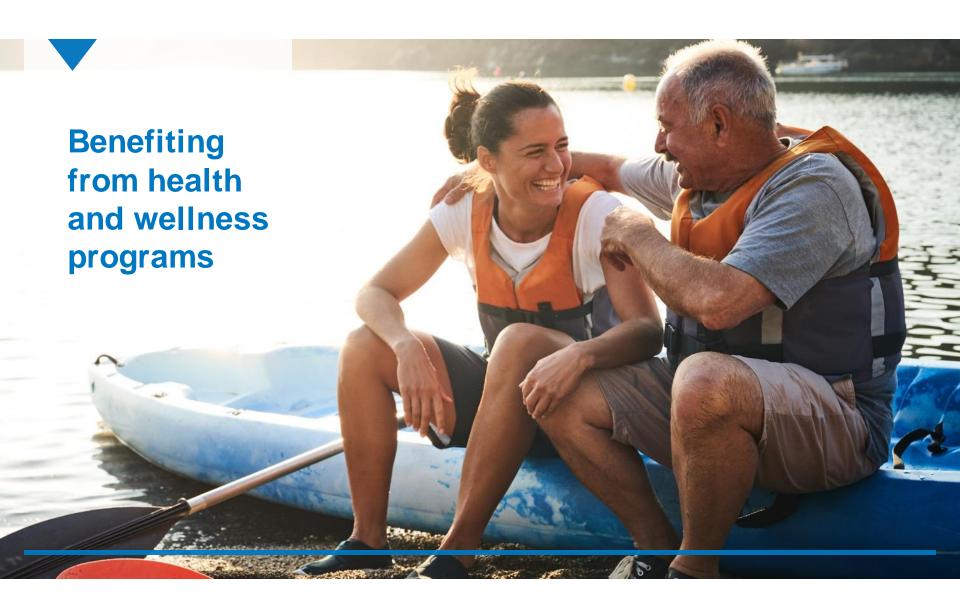




#### Tips and tools to save time and money

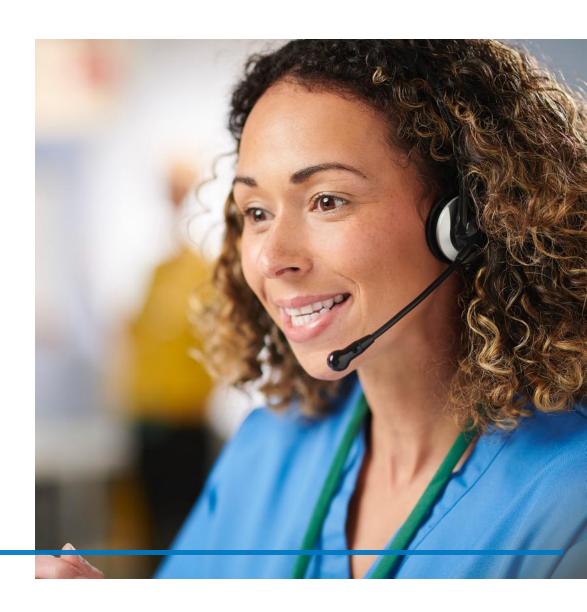


- Save emergency room (ER) visits for emergencies If you have a real emergency, go straight to the ER or call 911. Otherwise, consider an urgent care center, retail clinic, or walk-in doctor's office.
- See doctors in your plan
  Go to doctors in your plan and pay less out of pocket.
- Pre-approve hospital services
  Call to pre-approve services to avoid unnecessary charges.
- Use the Find Care tool to check costs and quality ratings Comparison shop for health care. Find cost ranges for services with different doctors and check quality reviews.
- Save money with healthy choices Receive discounts on health-related products and services for you, your family, and your home.



#### 24/7 NurseLine

Registered nurses answer your health questions.



#### **Future Moms**



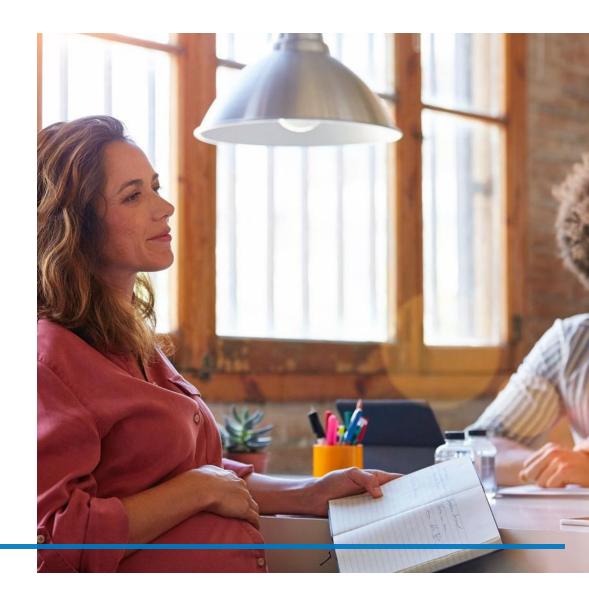
Access to screenings and resources during pregnancy.



A 24/7 phone line with specially trained nurses.



Breastfeeding support at LiveHealth Online.



### Behavioral health resource

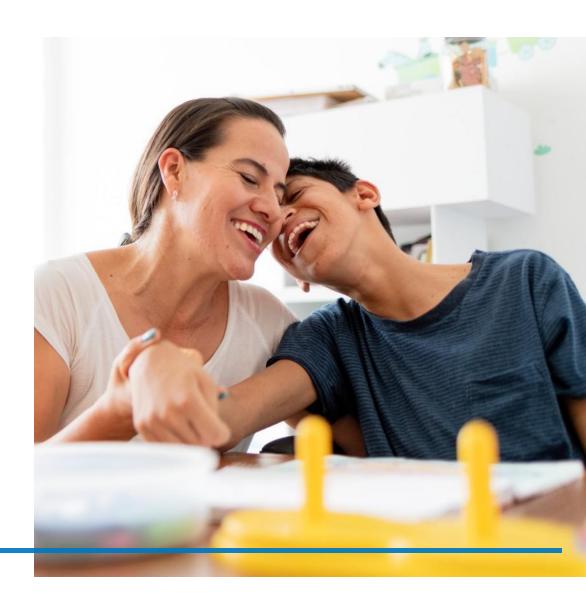
Licensed mental health professionals are available 24/7 to help you with stress, anxiety, or other brain health issues.



## Autism Spectrum Disorder Program

Community resources, family support, and coordinated care

- Support for your whole family
- Resources for finding and using available care
- Guidance for navigating the healthcare system and using benefits effectively



#### MyHealth Advantage

Make the most of your health plan



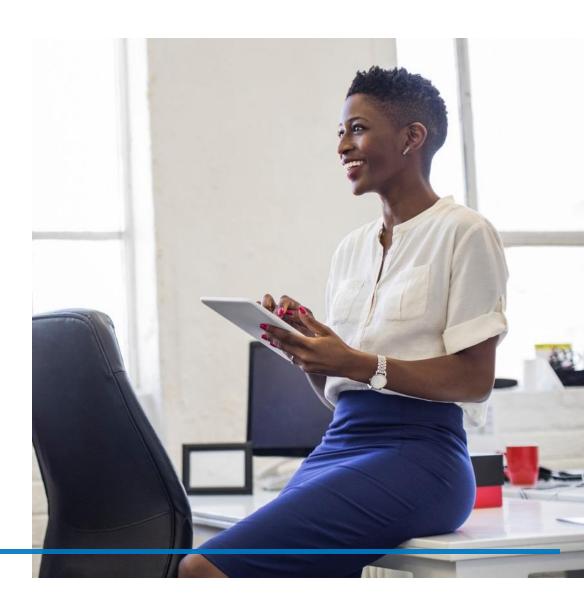
Receive reminders about screenings, tests, and programs.



Learn about possible gaps in care and how to avoid serious health problems.



Find cost-saving tips for health expenses.



#### **SpecialOffers**

Visit **anthem.com** and choose **Discounts** to:



Save money on glasses, weight-loss programs, gym memberships, and vitamins.



### Thank you!



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